

# How Do Older Baby Boomers Envision Their Quality Of Life If They Need Long-Term Care Services?

## LeadingAge-NORC survey of older boomers: What did we ask? Who did we ask? Why?

- LeadingAge, through NORC, conducted a survey of older baby boomers to gather insights into how they think about their quality of life if they become physically disabled or cognitively impaired and need long-term services and supports (LTSS). LTSS includes services that help a person get through a normal day, things like getting out of bed, bathing, eating, toileting, moving around, etc.
- We asked these older boomers to imagine they had a physical or cognitive impairment and needed help. Then we posed questions like: What would be important to them? Where would they want to live? Who would they be comfortable receiving help from?
- We directed these questions to older boomers (aged 60 – 72) because they are more likely to have peers who may already be experiencing the need for help with activities of daily living. We thought they could more easily imagine themselves in that position. This is the first survey of this type focused on this important cohort.
- LeadingAge aims to be the trusted voice for aging. We think it is important for policy makers, politicians, government leaders, business leaders, the media -- and all Americans -- to be ready for the demographic changes we are experiencing in the U.S. By 2030, one in five Americans will be over the age of 65. Those who live to age 65 have a 50:50 chance of needing some paid LTSS before they reach the end of their lives.

## Highlights of the Survey Findings

- Some of what the respondents told us was consistent with earlier surveys of all adults or all older adults. However, some of what this highly targeted group told us was surprising.
- Asked what would be important if they were in a position of needing help with daily activities, being safe was ranked the most important consideration, higher even than being around family or friends.
- We found that 40% said they would want to live somewhere other than their current home or apartment if they had a physical disability that required them to need help with daily activities. Most earlier studies and surveys report that the majority (76% or more) of adults say they want to stay in their own home. These earlier studies do not target older baby boomers and they do not ask for separate responses depending on whether the impairment is physical or cognitive.



- **In fact, 14% said they'd move to a place that is staffed to provide health care plus help with daily activities if they needed help because of a physical disability. When asked where they would want to live if they needed help due to dementia, that number grew to 42%.** This has enormous implications – we must attend to assuring a service system is there when they need it.
  - **Even with physical disability and a need for help with daily activities, 60% of respondents said they would prefer remaining in their current home or apartment. That percentage dropped to 29% if they had dementia and a need for help with daily activities—**far lower than has been reported in other surveys of all adults.
  - There was a notable difference in the desire to live with adult children/relatives by income, with those at the lower earning end nearly three times as likely as those at the higher end to say they would want to do that. However, when asked if they would want to live in a home attached to an adult child or relative's home, the situation flipped, with those on the higher end being almost twice as likely to want to do that.
  - According to many other surveys, there is a significant lack of planning for the future across all adults. While most in this LeadingAge survey said they would want a spouse or son or daughter to help them with health care decisions, more than half said they have not taken steps to put an arrangement in place to help with health care decisions. Along the same lines, 61% of the respondents worried that LTSS was going to cost more than they could afford.
  - When asked what worries them most if they were to need LTSS, the biggest worry by far was becoming a burden on family members. It was interesting to see that only 10% of respondents worried about not being able to stay in their community and only 11% worried about having to live in a nursing home.
  - We asked about how concerned they would be about becoming socially isolated or feeling lonely if they needed help with basic living activities. People with higher incomes are less concerned than lower income individuals about becoming socially isolated and lonely and older people are less concerned than younger people.
  - One out of three 70 years old and older baby boomers would prefer hiring someone if they became disabled, while only one in four of the 60 to 79 year olds would prefer to purchase care. This is not surprising since affordability was viewed as the biggest challenge to purchasing care among all respondents, including 55% of the wealthiest baby boomers. But the younger baby boomers have significantly lower incomes and report fewer retirement resources. This is really a concern for the boomers with incomes less than \$30,000 because fewer of them are married, have family to live with, and have resources to purchase care should they become disabled.
  - When asked, "what would worry you most about hiring someone," wealthier baby boomers were twice as likely than those with lower incomes to indicate that they would be most concerned about the caregiver not being able to meet their needs. Previous studies have shown us that wealthier older adults have higher expectations than lower income people; this survey underscores the fact that providers need to pay attention to the skills and competencies of their staff so that they can, in fact, meet the needs and preferences of their life plan community residents and provide competitive staffing in their home and community-based services.
  - Internet use among boomers is relatively high, at 82%, regardless of age and gender! Its use is higher, up to 95%, for the higher income bracket. However, communicating with all but the wealthiest may present a challenge for policy makers and planners (among others) since nearly a fifth report no internet at home. For those in the lowest income group, a third have no internet at home. Increasingly, older individuals are expecting internet access.
  - A majority, 55% have a cell phone and a landline, this increases significantly with income. As expected, cell phone-only ownership declines with age, while landline-only ownership increases with age, regardless of gender. Higher income brackets are 13 times more likely to have a cell phone only, than a landline only, whereas low income individuals are almost twice as likely to have a landline only than a cell phone only.
- Social media use is also relatively high, 59% of older adults use social media one way or another. Usage is more prevalent among the lower income cohort.

## Future Analysis

- The findings reported in this brief only touch lightly on the differences among the older boomers who responded based on income, sex, and age. In the coming months, LeadingAge's research arm, the LeadingAge LTSS Center@UMass Boston, will be reporting on the findings in more detail and further analyzing their implications for this important aspect of being ready for an aging America.

## The NORC AmeriSpeak Survey

- Funded and operated by NORC at the University of Chicago, AmeriSpeak® is a probability-based panel designed to be representative of the U.S. household population. Randomly selected U.S. households are sampled using area probability and address-based sampling, with a known, nonzero probability of selection from the NORC National Sample Frame. These sampled households are then contacted by U.S. mail, telephone, and field interviewers (face-to-face). The panel provides sample coverage of approximately 97% of the U.S. household population. Those excluded from the sample include people with P.O. box-only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings. While most AmeriSpeak households participate in surveys by web, non-internet households can participate in AmeriSpeak surveys by telephone. Households without conventional internet access, but having web access via smartphones, are allowed to participate in AmeriSpeak surveys by web. AmeriSpeak panelists participate in NORC studies or studies conducted by NORC on behalf of governmental agencies, academic researchers, and media and commercial organizations.

## Survey Responses

While income, sex, and age analyses will provide significant additional insights, this report only summarizes combined data based on all respondents.

### Key Characteristics of Respondents:

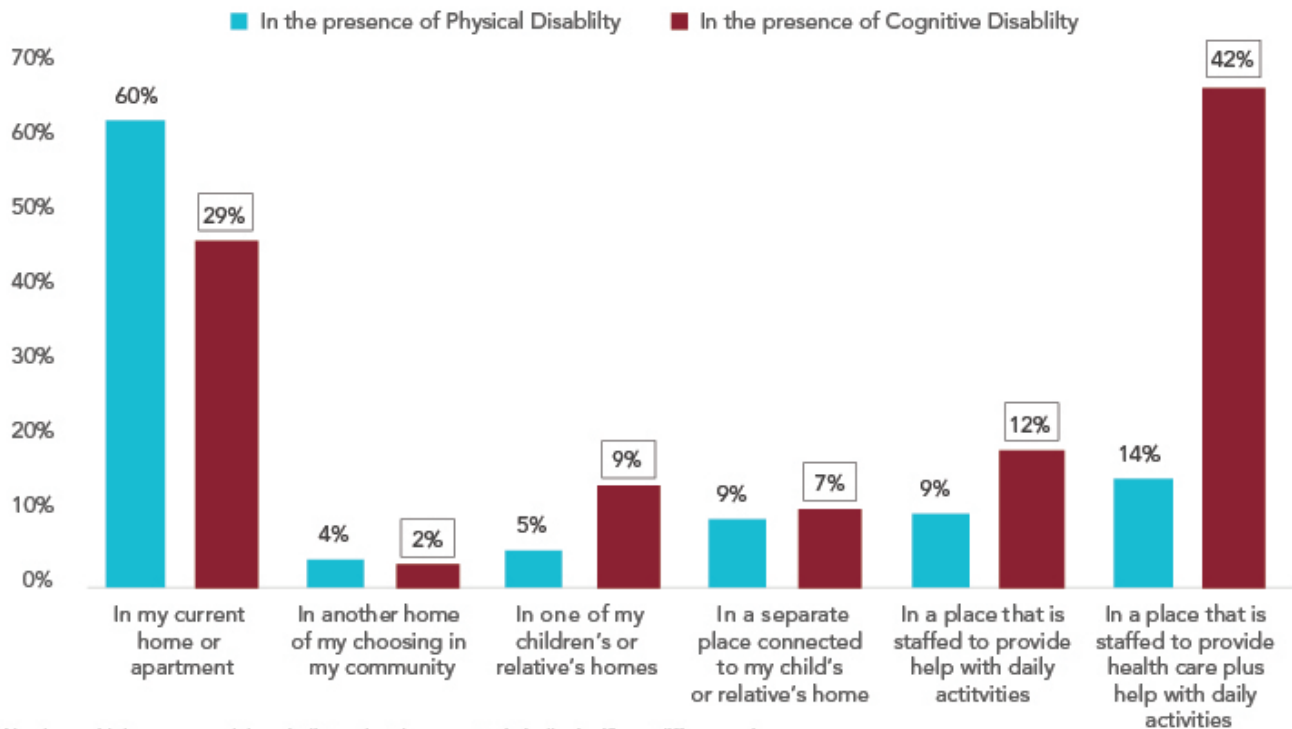
- 1,283 individuals aged 60 – 72
- 53% male and 47% female
- 55% are married
- 73% are white, 11% African American, 10% Hispanic
- 37% employed, 47% retired
- Average household income is \$68,336
- 80% own their own home

### If help with basic daily living activities is needed, on a scale of 1-10 (10 is most important), how important is it to do the following:

- |                                     |   |
|-------------------------------------|---|
| • Be safe – 9.5                     | • Have meaningful social activities – 7.8 |
| • Be around family – 8.9            | • Live in your current community – 7.7    |
| • Have access to the outdoors – 8.8 | • Practice my religion – 7.5              |
| • Be around friends – 8.7           | • Make a difference – 6.9                 |
| • Be physically active – 8.6        | • Travel – 6.6                            |
| • Live in your own home – 8.5       | • Work – 5.1                              |
| • Get out on a daily basis – 7.9    |   |

## Where I want to live if I need help with daily activities:

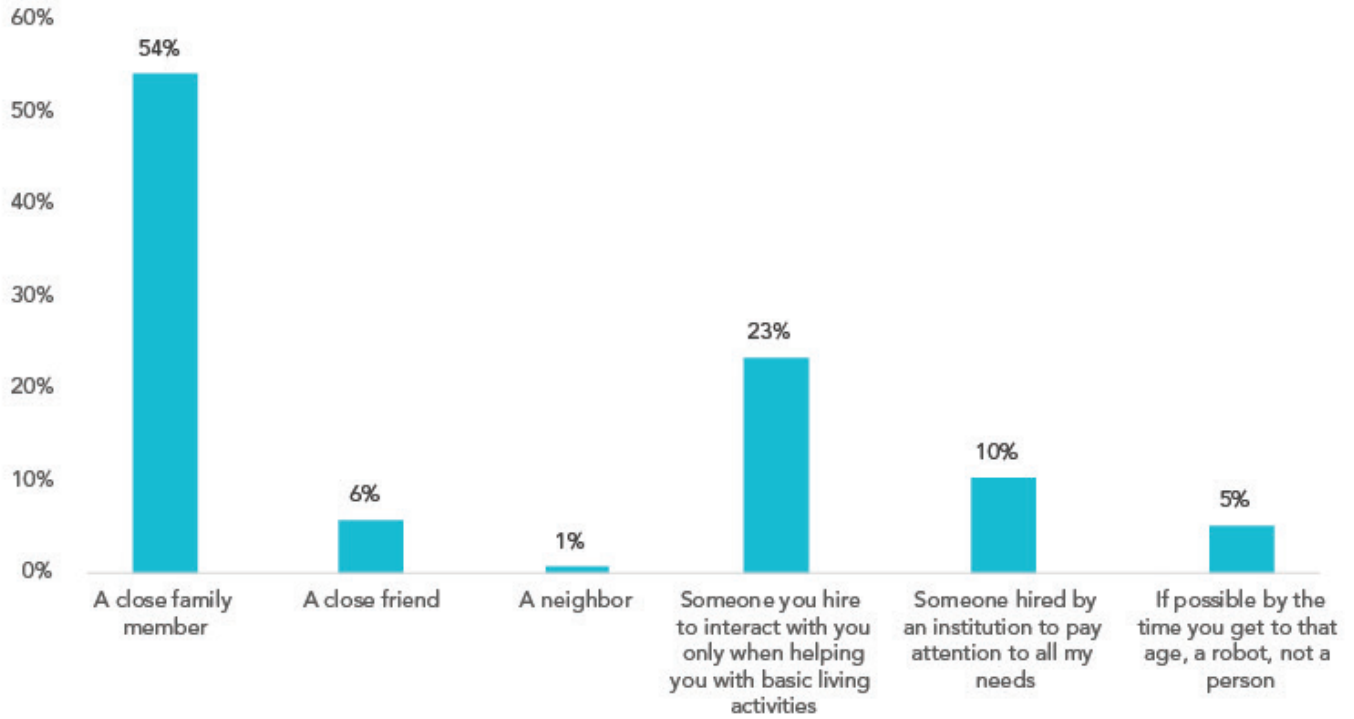
In the presence of a physical or cognitive disability resulting in a need for help with basic activities, many individuals do not want to remain in their current home or apartment



Numbers with boxes around them indicate that there are statistically significant differences in responses by income. (p-value  $\leq$  .05)

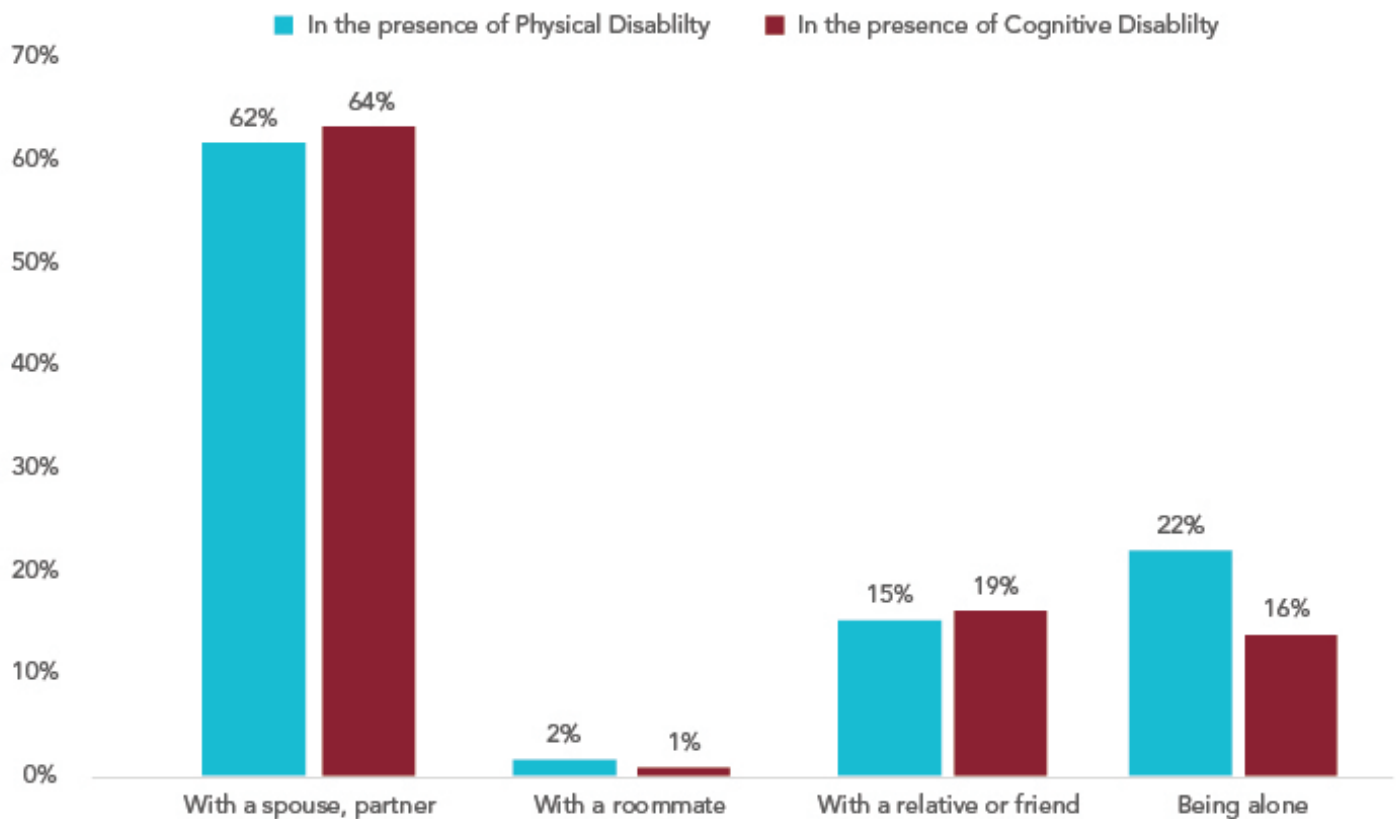
## Who I want to receive help from if I need help with daily activities:

People are comfortable receiving care from a close family member followed by a personal care worker



## With whom do I want to live if I need help with daily activities :

Most people want to live with their spouse or partner if they need help due to a physical or cognitive disability



## Who would I most trust to help make health care decisions:

- A son or daughter – 36%
- A spouse – 43%
- Another relative – 9.8%
- A friend – 3.0%
- An attorney – 9.5%
- Another type of paid professional – 3.4%

Yet, only slightly over half of respondents (53%) have taken steps to put an arrangement in place in case they need help with legal and/or financial decisions.

**If I need help with basic daily activities, what worries me the most:**

- Becoming a burden on my children or other family members – 29%
- Being dependent on anyone for that kind of personal help – 21%
- Not having enough money to pay for care – 16%
- Having to live in a nursing home – 11%
- Not being able to stay in my community – 10%
- Not being able to stay in my own home – 8%
- Not having a family member to turn to for help – 3%
- Not being able to do the things I most enjoy – 2%

**What worries me the most about using paid help for daily activities:**

- It might be too much money for me to afford – 61%
- Because they might not know me well, the paid help not being able to meet my needs – 18%
- Family and friends would feel that they don't need to spend as much time with me and I would be socially isolated – 11%
- Not being able to communicate with the person – 8%

**How concerned people are about feeling alone or socially isolated:**

- Mean – 6.6 out of 10 with 10 being very concerned
- Median – 6.0

**Current use of social media:**

- I don't use it at all or barely use it – 41%
- I use it, but spend much more time interacting with people in other ways – 30%
- I use it a lot and would find it hard to give up – 18%
- It is my best way of connecting with friends – 9%

**Expected resources during retirement:**

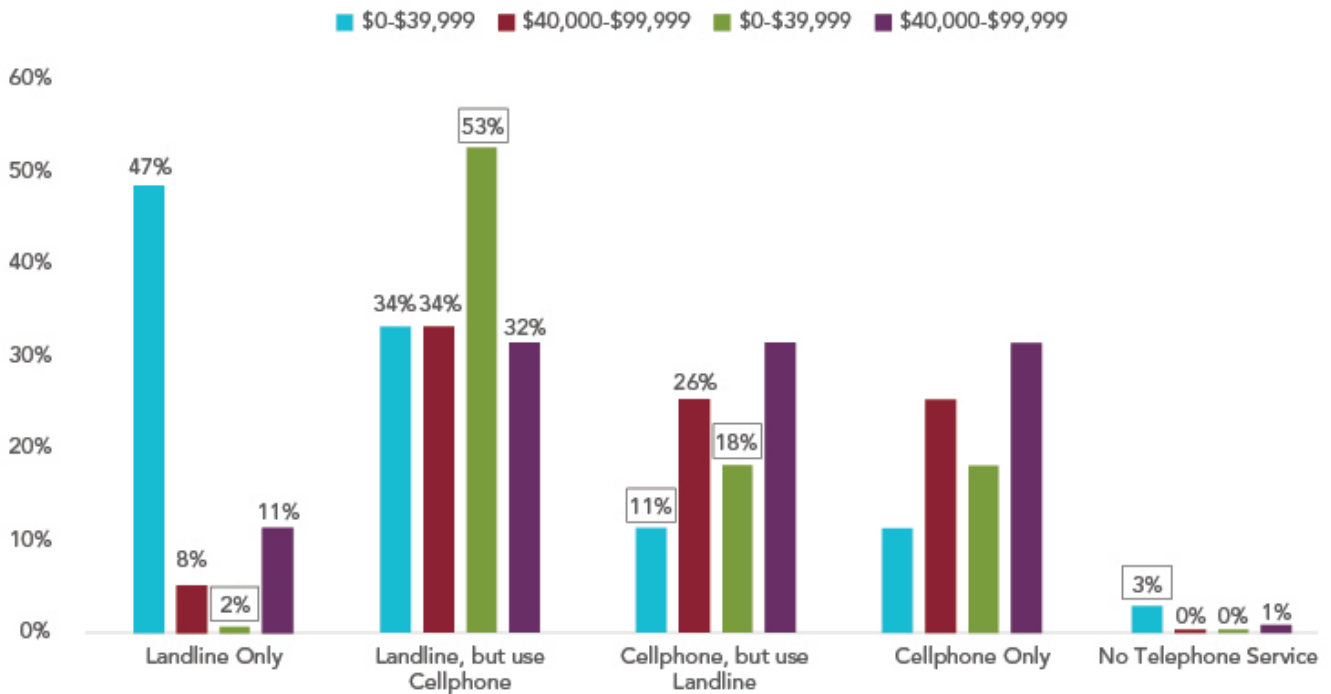
- Social Security – 93%
- Retirement savings, such as an IRA, 401(K) or annuity – 53%
- A pension guaranteeing a fixed income – 44%
- Other savings – 32%
- Long-term care insurance – 14%
- None of these – 1%

**Excluding a home, how much has been saved for retirement:**

- Under \$50,000 – 18%
- Between \$50,000 and \$100,000 – 15%
- Between \$100,000 and \$500,000 – 39%

## Type of telephone service for the household :

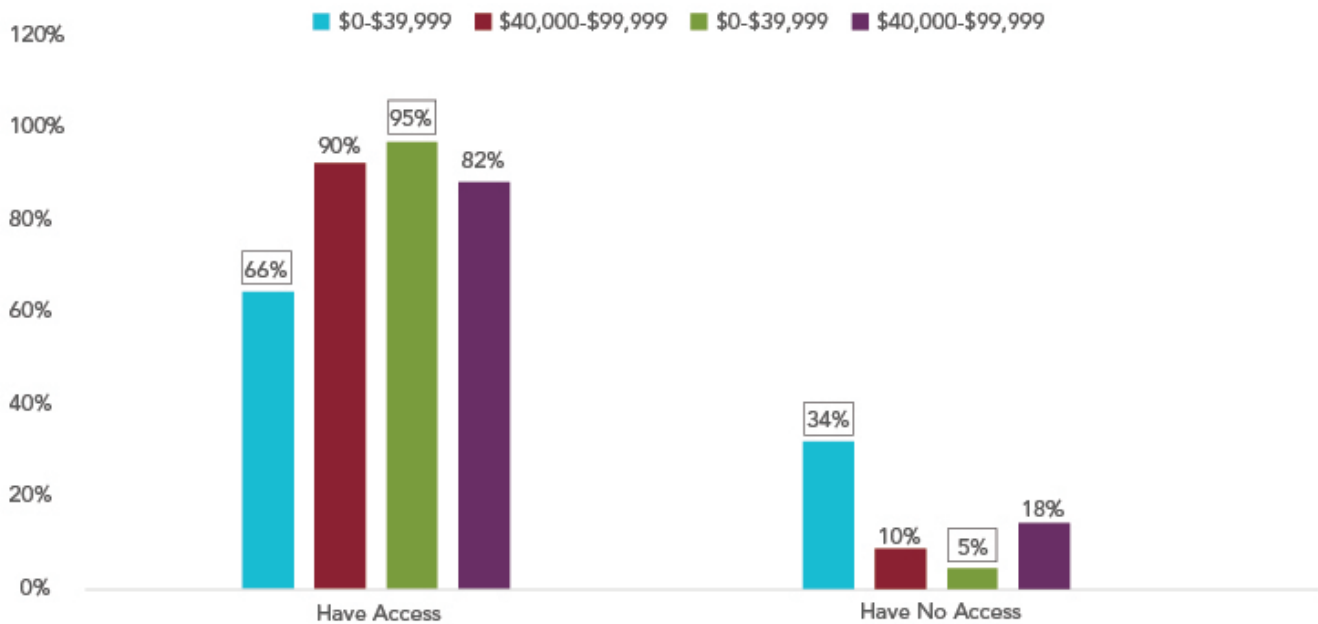
### Type of telephone service for the household by income



Numbers with boxes around them indicate that there are statistically significant differences in responses by income. (p-value  $\leq$  .05)

## Percentage of households with internet access:

### Higher income individuals are much more likely to have access to the internet than are lower income individuals



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